

ONE DEFINITION, FOUR PRINCIPLES

In line with the Group’s transformation plan, our aim was to refocus our approach to sustainable development based on a basic question: **how do we best assist and guide our customers in their own approach to sustainable development while continuing to exercise our profession as bankers in the same spirit?**

To make our approach easier to understand, the Group’s Management Board adopted in July 2010 a master plan based on a **clear-cut definition of sustainable development, plus four fundamental principles** common to the whole of the Group.

The definition of sustainable development adopted by the Group outlines our guidelines on sustainable development and puts our aspirations into words: to provide added value for our customers, our staff, our shareholders and society around us by putting forward answers with a long-term vision for the social, environmental and economic challenges that face us, through our products and services and through our own conduct, while at the same time respecting the choices our customers make.

This aim is based on four main principles – **Essence, Relevance, Communication and Evaluation** – incorporated into a process of ongoing improvement.

